	formation to identify the case:		2/16/21 16:26:11 5	Desc Main
Debtor 1	Ricky M. Farris			
Debtor 2 (Spouse, if filing)	Lillian Farris			
United States E	Bankruptcy Court for the: Eastern	District of Texas (State)		
Case number	18-40413	(State)		

Form 4100R

Amende

According to Bankruptcy Rule 3002.1(g), the creditor responds to the trustee's notice of final cure payment.								
Part 1: Mortgage	Information							
Name of creditor: Last 4 digits of any Property address:	U.S. Bank Trust Nationa Trustee of the Igloo Seri number you use to identify the	ies III Trust he debtor's acco	8139	Court cl 2	laim no. (if known):			
Property address.	Number Street Little Elm, TX 75034 City	State ZIP Code	e					
Check one:	on Default Payments hat the debtor(s) have paid in t	full the account	entired to accept the	anatition defects				
on the creditor's of this response is	s that the debtor(s) have paid claim. Creditor asserts that the				\$ <u>15,646.59</u>			
Check one:								
	at the debtor(s) are current wit ode, including all fees, charges			with § 1322(b)(5) of				
The next postpeti	tion payment from the debtor((s) is due on:	/ / / / / / / / / / / / / / / / / / /					
Creditor states the of the Bankruptcy	at the debtor(s) are not curren Code, including all fees, char	it on all postpetitio rges, expenses, e	on payments consiste scrow, and costs.	nt with § 1322(b)(5)				
Creditor asserts t	hat the total amount remaining	g unpaid as of the	date of this response	e is:				
a. Total postpeti	tion ongoing payments due:				(a) \$ <u>7,018.67</u>			
b. Total fees, cha	arges, expenses, escrow, and	I costs outstandinզ	g:		+ _(b) \$ (907.59)			
c. Total . Add line								
	es a and b.				(c) \$ 6,111.08			

Case 18-40413 Doc Filed 02/16/21 Entered 02/16/21 16:26:11 Desc Main Document Page 2 of 5

Debtor 1	Ricky M. Farris		Case number (if known) 18-40413
	First Name Middle Name Last I	Name	
Part 4:	Itemized Payment History		
		· ·	en paid in full or states in Part 3 that the
	•		es, charges, expenses, escrow, and costs, owing amounts from the date of the
	otcy filing through the date of this re	•	owing amounts from the date of the
	ayments received;		
	ees, costs, escrow, and expenses a mounts the creditor contends rema		nd
G G		эрала.	
Part 5:	Sign Here		
-		ust sign it. The response	must be filed as a supplement to the creditor's
proof o	f claim.		
Check th	ne appropriate box::		
□lam	the creditor.		
✓ I am	the creditor's authorized agent.		
l declare	e under penalty of perjury that the	e information provided in	this response is true and correct
	est of my knowledge, information	=	
Sign and	I print your name and your title, if a	ny, and state your address a	nd telephone number if different
from the	notice address listed on the proof of	of claim to which this respon	se applies.
	4.0		
	/s/ Chase Berger		Date 02 / 15 / 2021
	Signature		
Duint	Chase Berger, Esq.		Title Authorized Agent
Print	First Name Middle Name	e Last Name	Title Authorized Agent
Company	Ghidotti Berger, LLP		
If different	from the notice address listed on the pro-	of of claim to which this response	applies:
Address	1920 Old Tustin Avenue Number Street		
	Santa Ana, CA 92705	State 710 Carte	
	City	State ZIP Code	
Contact ph	one (949) 427 _ 2010		Email bknotifications@ghidottiberger.com
Contact ph	OIIE ()		Liliali



Payment Changes									
Date	P&I	Escrow	Total	Notice Filed					
4/1/2018	\$825.14	\$623.71	\$1,448.85	POC					
12/1/2019	\$825.14	\$957.47	\$1,782.61	NOPC					
2/1/2020	\$825.14	\$960.26	\$1,785.40	NOPC					

Loan Information						
Loan #						
Borrower	Lillian Farris					
BK Case #	18-40413					
Date Filed	3/1/2018					
First Post Petition						
Due Date	4/1/2018					
POC Covers	No POC					

RSI Did Not file a POC DC filed POC for Mtg Arrears ian \$7134.00

Date	Amount Rcvd	Late Charges Incurred	Post Pet Due Date	e pntractual Due Da	Amt Due	Over/Short Su	spense Credit S	uspense Debi	Suspense Balance	POC Arrears Credit	POC Debit	POC Suspense Balance	POC Paid to Date	APO Credit	APO Debit	APO Suspense Balance	APO Paid to Date	Comments
4/18/2018	\$1,448.85		4/1/2018	11/1/2016	\$1,448.85	\$0.00		,	\$0.00			\$0.00	\$0.00			\$0.00	\$0.00	
5/30/2018	\$1,448.85		5/1/2018	12/1/2016	\$1,448.85	\$0.00			\$0.00			\$0.00				\$0.00	\$0.00	
6/29/2018	\$1,448.85		6/1/2018	1/1/2017	\$1,448.85	\$0.00			\$0.00			\$0.00	\$0.00			\$0.00		
8/9/2018			7/1/2018	2/1/2017	\$1,448.85	\$0.00			\$0.00			\$0.00	\$0.00			\$0.00	\$0.00	
8/31/2018	\$1,448.85		8/1/2018	3/1/2017	\$1,448.85	\$0.00			\$0.00			\$0.00	\$0.00			\$0.00	\$0.00	
10/2/2018	\$1,448.85		9/1/2018	4/1/2017	\$1,448.85	\$0.00			\$0.00			\$0.00	\$0.00			\$0.00	\$0.00	
10/30/2018	\$1,448.85		10/1/2018	5/1/2017	\$1,448.85	\$0.00			\$0.00			\$0.00	\$0.00			\$0.00	\$0.00	
11/29/2018	\$1,448.85		11/1/2018	6/1/2017	\$1,448.85	\$0.00			\$0.00			\$0.00	\$0.00			\$0.00	\$0.00	
12/26/2018	\$1,448.85		12/1/2018		\$1,448.85	\$0.00			\$0.00			\$0.00				\$0.00	\$0.00	
12/31/2018		Pre-Pet Disb				\$0.00			\$0.00	\$173.71		\$173.71	\$173.71			\$0.00	\$0.00	
1/28/2019	\$1,448.85		1/1/2019	7/1/2017	\$1,448.85	\$0.00			\$0.00			\$173.71	\$173.71			\$0.00	\$0.00	
1/30/2019		Pre-Pet Disb		8/1/2017		\$0.00			\$0.00	\$410.65		\$584.36	\$584.36			\$0.00		
3/6/2019		Pre-Pet Disb				\$0.00			\$0.00	\$347.67		\$932.03	\$932.03			\$0.00	\$0.00	
3/6/2019	\$1,448.85		2/1/2019	9/1/2017	\$1,448.85	\$0.00			\$0.00			\$932.03	\$932.03			\$0.00		
3/28/2019		Pre-Pet Disb		10/1/2017		\$0.00			\$0.00	\$370.56		\$1,302.59	\$1,302.59			\$0.00		
4/9/2019	\$1,448.85		3/1/2019	11/1/2017	\$1,448.85	\$0.00			\$0.00			\$1,302.59	\$1,302.59			\$0.00		
5/2/2019		Pre-Pet Disb				\$0.00			\$0.00	\$395.14		\$1,697.73	\$1,697.73			\$0.00	\$0.00	
5/3/2019	\$1,448.85		4/1/2019	12/1/2017	\$1,448.85	\$0.00			\$0.00			\$1,697.73	\$1,697.73			\$0.00		
5/31/2019	\$1,448.85		5/1/2019	1/1/2018	\$1,448.85	\$0.00			\$0.00			\$1,697.73	\$1,697.73			\$0.00		
6/7/2019		Pre-Pet Disb				\$0.00			\$0.00	\$422.21		\$2,119.94	\$2,119.94			\$0.00		
6/28/2019	\$1,448.85		6/1/2019	2/1/2018	\$1,448.85	\$0.00			\$0.00			\$2,119.94	\$2,119.94			\$0.00		
7/3/2019		Pre-Pet Disb			1	\$0.00			\$0.00	\$457.79		\$2,577.73	\$2,577.73			\$0.00	\$0.00	
7/3/2020		Pre-Pet Applied		3/1/2018	L	\$0.00			\$0.00		\$1,448.85	\$1,128.88	\$2,577.73					
7/31/2019	\$1,448.85		7/1/2019		\$1,448.85	\$0.00			\$0.00			\$1,128.88	\$2,577.73			\$0.00	\$0.00	
7/31/2019		Pre-Pet Disb			L	\$0.00			\$0.00	\$513.10		\$1,641.98	\$3,090.83			\$0.00	\$0.00	
8/30/2019		Pre-Pet Disb			ļ	\$0.00			\$0.00	\$513.10	4	\$2,155.08	\$3,603.93			\$0.00	\$0.00	
8/30/2019	4	Pre-Pet Applied	-1.1	4/1/2018		\$0.00			\$0.00		\$1,448.85	\$706.23	\$3,603.93			ļ .		
9/6/2019	\$1,448.85	1	8/1/2019	5/1/2018	\$1,448.85	\$0.00			\$0.00	4.		\$706.23	\$3,603.93			\$0.00		
10/9/2019	4	Pre-Pet Disb	- 1- 1	-1.5		\$0.00			\$0.00	\$513.10		\$1,219.33	\$4,117.03			\$0.00	\$0.00	
10/9/2019	\$1,448.85		9/1/2019	6/1/2018	\$1,448.85	\$0.00			\$0.00			\$1,219.33	\$4,117.03			\$0.00	\$0.00	
10/9/2019		Pre-Pet Applied		7/1/2018		\$0.00			\$0.00		\$1,448.85	-\$229.52	\$4,117.03					
10/31/2019	\$1,448.85		10/1/2019	8/1/2018	\$1,448.85	\$0.00			\$0.00			-\$229.52	\$4,117.03			\$0.00		
11/5/2019		Pre-Pet Disb				\$0.00			\$0.00	\$489.87		\$260.35	\$4,606.90			\$0.00		
11/26/2019	\$1.448.85	Pre-Pet Disb	11/1/2019	9/1/2018	\$1.448.85	\$0.00 \$0.00			\$0.00	\$489.87		\$750.22 \$750.22	\$5,096.77 \$5.096.77			\$0.00		
11/29/2019	\$1,448.85	Down Date Asself and	11/1/2019		\$1,448.85											\$0.00	\$0.00	
11/29/2019		Pre-Pet Applied		10/1/2018		\$0.00			\$0.00	\$489.87		\$750.22	\$5,096.77			40.00	40.00	
12/26/2019 1/2/2020	\$1,782.61	Pre-Pet Disb	12/1/2019	11/1/2018	\$1,782.61	\$0.00 \$0.00			\$0.00 \$0.00	\$489.87		\$1,240.09 \$1,240.09	\$5,586.64 \$5,586.64			\$0.00		
	\$1,782.61	Day Day Dish	12/1/2019	11/1/2018	\$1,782.61				\$0.00	6400.07						\$0.00		
1/28/2020	A4 705 40	Pre-Pet Disb	4 (4 (2020	42/4/2040	44 702 54	\$0.00	42.70			\$489.87		\$1,729.96	\$6,076.51					
2/3/2020	\$1,785.40	Pre-Pet Applied	1/1/2020	12/1/2018	\$1,782.61	\$2.79 \$0.00	\$2.79		\$2.79 \$2.79		\$1,364.29	\$1,729.96 \$365.67	\$6,076.51 \$6,076.51			\$0.00 \$0.00	\$0.00 \$0.00	
3/6/2020		Pre-Pet Disb		1/1/2019		\$0.00			\$2.79	\$489.87	\$1,504.29	\$855.54	\$6,566.38			\$0.00		
3/6/2020	\$1,785.40	Pre-Pet DISD	2/1/2020	2/1/2019	\$1,785.40	\$0.00			\$2.79	\$409.07		\$855.54	\$6,566.38			\$0.00		
3/9/2020	\$1,785.40	Pre-Pet Disb	2/1/2020	2/1/2019	\$1,785.40	\$0.00			\$2.79	\$670.31		\$1,525.85	\$7,236.69			\$0.00	\$0.00	
3/31/2020		Pre-Pet Disb				\$0.00			\$2.79	\$491.99		\$2,017.84	\$7,728.68			\$0.00		
4/3/2020	\$1,091,00	Pre-Pet DISD				\$1,091.00	\$1,091.00		\$1,093.79	\$491.99		\$2,017.84	\$7,728.68			\$0.00		
4/3/2020	\$695.00		3/1/2020	3/1/2019	\$1,785.40	-\$1,090.40	\$1,091.00	\$1,090.40				\$2,017.84	\$7,728.68			\$0.00		
5/1/2020	\$1,300.00		3/1/2020	3/1/2019	\$1,785.40	\$1,300.00	\$1,300.00	\$1,090.40	\$1,303.39			\$2,017.84	\$7,728.68			\$0.00		
5/5/2020	\$1,300.00	Pre-Pet Disb				\$0.00	\$1,300.00		\$1,303.39	\$75.63		\$2,017.84	\$7,804.31			\$0.00		
5/12/2020	\$486.00	FIE-FEL DISD	4/1/2020	4/1/2019	\$1,785.40	-\$1,299.40		\$1,299.40		\$75.05		\$2,093.47	\$7,804.31			\$0.00		
6/2/2020	\$1,100.00	+	7, 2, 2020	7/2/2013	72,103.40	\$1,100.00	\$1,100.00	VA,433.4U	\$1,103.99			\$2,093.47	\$7,804.31			\$0.00		
6/11/2020	\$686.00	1	5/1/2020	5/1/2019	\$1,785.40	-\$1,099.40	72,200.00	\$1,099.40			-	\$2,093.47	\$7,804.31			\$0.00		
7/2/2020	\$686.00	+	3/1/2020	3/2/2023	72,703.40	\$686.00	\$686.00	72,055.40	\$690.59		+	\$2,093.47	\$7,804.31			\$0.00		
7/2/2020		Pre-Pet Applied		6/1/2019	!	\$0.00	- 500.00		\$690.59		\$1,364.29	\$729.18	\$7,804.31			\$0.00	\$0.00	
7/2/2020		Pre-Pet Applied		7/1/2019	1	\$0.00	+		\$690.59		\$1,364.29	-\$635.11	\$7,804.31			\$0.00	\$0.00	
7/28/2020	\$1,100.00		6/1/2020	8/1/2019	\$1,785.40	-\$685.40	1	\$685.40			,-,	-\$635.11	\$7,804.31			\$0.00		
8/4/2020	\$1,000.00	+	-, -, 2020	-, -, 2023	7-7.03.40	\$1,000.00	\$1,000.00	Ç-005.40	\$1,005.19			-\$635.11	\$7,804.31			\$0.00		
8/25/2020	\$786.00		7/1/2020	9/1/2019	\$1,785.40	-\$999.40	. ,,,,,,,,,,,	\$999.40				-\$635.11	\$7,804.31			\$0.00		
9/4/2020	\$900.00		.,-,	-,-,	, -,	\$900.00	\$900.00	¥223.40	\$905.79			-\$635.11	\$7,804.31			\$0.00		
9/4/2020	,	Pre-Pet Applied		10/1/2019		\$0.00	Ţ		\$905.79		\$1,364.29	-\$1,999.40	\$7,804.31			\$0.00		
12/2/2020	\$1,786.00		8/1/2020	11/1/2019	\$1,785.40	\$0.60	\$0.60		\$906.39		, ,,	-\$1,999.40	\$7,804.31			\$0.00		
12/31/2020	\$1,786.00		9/1/2020	12/1/2019	\$1,785.40	\$0.60	\$0.60		\$906.99			-\$1,999.40	\$7,804.31			\$0.00		
2/3/2021			10/1/2020	1/1/2020	\$1,785.40	\$0.60	\$0.60		\$907.59			-\$1,999.40	\$7,804.31			\$0.00		
DUE post payme			11/1/2020	. ,	\$1,785.40	-\$1,785.40	72.23		\$907.59			-\$1,999.40	\$7,804.31			\$0.00		
			12/1/2020		\$1,785.40	-\$1,785.40	+		\$907.59			-\$1,999.40	\$7,804.31			\$0.00		
			1/1/2021		\$1,785.40	-\$1,785.40			\$907.59			-\$1,999.40	\$7,804.31			\$0.00		
		+	2/1/2021	1	\$1,662.47	-\$1,662.47	+		\$907.59			-\$1,999.40	\$7,804.31			\$0.00		
		+	-,-,	1	/-/	\$0.00	+		\$907.59		+	-\$1,999.40	\$7,804.31			\$0.00		
		1		1	1	\$0.00			\$907.59		-	-\$1,999.40	\$7,804.31			\$0.00		
		1		1	1	\$0.00			\$907.59		-	-\$1,999.40	\$7,804.31			\$0.00		
		1		1	1	\$0.00			\$907.59		-	-\$1,999.40	\$7,804.31			\$0.00		
		+		+	!	\$0.00			\$907.59			-\$1,999.40 -\$1,999.40	\$7,804.31			\$0.00		
		+		1	 	\$0.00			\$907.59			-\$1,999.40	\$7,804.31			\$0.00		
		+		1	1	\$0.00	+		\$907.59			-\$1,999.40 -\$1,999.40	\$7,804.31		1	\$0.00		
	1	-		1	1	\$0.00	+		\$907.59			-\$1,999.40 -\$1,999.40	\$7,804.31			\$0.00		
									2207.39							\$U.UL		
						\$0.00			\$907.59		1	-\$1,999.40	\$7,804,31			\$0.00	\$0.00	

Case 18-40413 Doc Filed 02/16/21 Entered 02/16/21 16:26:11 Desc Main Document Page 4 of 5

Chase A. Berger, Esq. (SBN 24115617) GHIDOTTI | BERGER LLP 1920 Old Tustin Ave. Santa Ana, CA 92705 Ph: (949) 427-2010

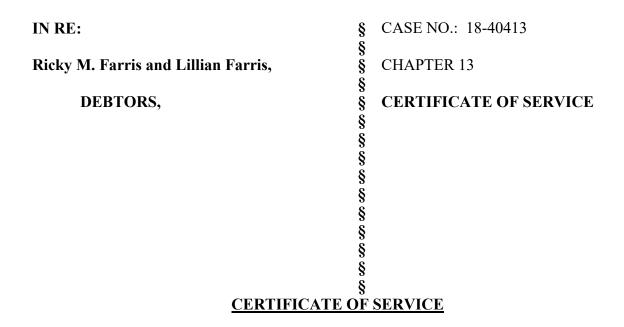
Fax: (949) 427-2010

bknotifications@ghidottiberger.com

Attorney for Movant,

U.S. Bank Trust National Association, as Trustee of the Igloo Series III Trust

IN THE UNITED STATES BANKRUPTCY COURT FOR THE EASTERN DISTRICT OF TEXAS SHERMAN DIVISION



I am employed in the County of Orange, State of California. I am over the age of eighteen and not a party to the within action. My business address is: 1920 Old Tustin Ave., Santa Ana, CA 92705.

I am readily familiar with the business's practice for collection and processing of correspondence for mailing with the United States Postal Service; such correspondence would be deposited with the United States Postal Service the same day of deposit in the ordinary course of business.

On February 16, 2021 I served the following documents described as:

• AMENDED RESPONSE TO NOTICE OF FINAL CURE PAYMENT

on the interested parties in this action by placing a true and correct copy thereof in a sealed envelope addressed as follows:

(Via United States Mail)

Debtor	Chapter 13 Trustee
Ricky M. Farris	Carey D. Ebert
1625 Crown Point Dr.	P. O. Box 941166
Frisco, TX 75034	Plano, TX 75094-1166
Debtor	U.S. Trustee
Lillian Farris	US Trustee
1625 Crown Point Dr.	Office of the U.S. Trustee
Frisco, TX 75034	110 N. College Ave., Suite 300
	Tyler, TX 75702
Debtors' Counsel	
Diane S. Barron	
Barron and Carter, LLP	
660 N. Central Expy, Ste 101	
Plano, TX 75074	

<u>xx</u> (By First Class Mail) At my business address, I placed such envelope for deposit with the United States Postal Service by placing them for collection and mailing on that date following ordinary business practices.

_____Via Electronic Mail pursuant to the requirements of the Local Bankruptcy Rules of the Eastern District of California

<u>xx</u> (Federal) I declare under penalty of perjury under the laws of the United States of America that the foregoing is true and correct.

Executed on February 16, 2021 at Santa Ana, California

/s/ Michaela Rice
Michaela Rice